

December 31, 2016

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.72%	0.80%	0.85%	0.75%	0.86%	0.96%	0.89%	1.21%	1.25%	1.52%	1.06%
Loan Yield	6.23%	5.69%	6.61%	5.10%	5.31%	4.94%	4.24%	4.74%	3.98%	4.06%	4.43%
Net Loan Yield After NCOs	5.67%	5.34%	5.80%	4.63%	4.59%	4.48%	3.92%	4.18%	3.69%	3.48%	3.93%
Asset Yield	3.41%	2.67%	3.32%	2.46%	2.79%	2.92%	2.57%	3.36%	3.26%	3.57%	3.16%
Cost of Funds	-0.26%	-0.20%	-0.23%	-0.14%	-0.22%	-0.27%	-0.22%	-0.53%	-0.44%	-0.79%	-0.46%
Gross Spread	3.15%	2.47%	3.09%	2.31%	2.57%	2.64%	2.35%	2.84%	2.83%	2.78%	2.70%
Provision Expense	-0.27%	-0.12%	-0.36%	-0.22%	-0.35%	-0.21%	-0.17%	-0.35%	-0.33%	-0.53%	-0.34%
Net Spread after Provision Expense	2.88%	2.35%	2.74%	2.09%	2.22%	2.43%	2.18%	2.49%	2.50%	2.24%	2.35%
Total Non-Interest Income	0.36%	0.48%	0.86%	0.78%	1.09%	1.14%	1.15%	1.31%	1.70%	1.74%	1.38%
Total Non-Interest Expense	-3.66%	-2.73%	-3.61%	-2.82%	-3.21%	-3.39%	-3.11%	-3.34%	-3.36%	-2.81%	-3.17%
Net Operating Expense	-3.30%	-2.25%	-2.74%	-2.04%	-2.13%	-2.24%	-1.96%	-2.03%	-1.66%	-1.07%	-1.79%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	-0.01%	0.00%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	-0.03%	-0.02%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.46%	0.07%	-0.01%	0.04%	0.09%	0.19%	0.23%	0.45%	0.84%	1.16%	0.56%
Net Charge-Offs	-0.27%	-0.14%	-0.35%	-0.18%	-0.31%	-0.23%	-0.17%	-0.35%	-0.22%	-0.48%	-0.32%
ROA (with Net Charge-offs)	-0.46%	0.06%	0.00%	0.08%	0.13%	0.17%	0.23%	0.45%	0.95%	1.21%	0.59%
ROA with Provision for LL - W/O NCUSIF Expense	-0.43%	0.09%	0.00%	0.05%	0.09%	0.19%	0.23%	0.46%	0.84%	1.16%	0.56%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.43%	0.08%	0.00%	0.09%	0.13%	0.17%	0.23%	0.46%	0.95%	1.22%	0.59%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.84%	-1.51%	-1.91%	-1.32%	-1.44%	-1.55%	-1.47%	-1.71%	-1.86%	-1.31%	-1.56%
Travel and Conference Expense	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.04%	-0.03%	-0.01%	-0.03%
Office Occupancy Expense	-0.27%	-0.12%	-0.17%	-0.13%	-0.19%	-0.23%	-0.24%	-0.21%	-0.21%	-0.15%	-0.20%
Office Operations Expense	-0.86%	-0.60%	-0.88%	-0.69%	-0.67%	-0.65%	-0.51%	-0.64%	-0.58%	-0.54%	-0.60%
Educational and Promotional Expense	-0.03%	-0.02%	-0.05%	-0.06%	-0.09%	-0.10%	-0.12%	-0.11%	-0.16%	-0.07%	-0.10%
Loan Servicing Expense	-0.09%	-0.07%	-0.20%	-0.21%	-0.30%	-0.30%	-0.24%	-0.23%	-0.18%	-0.34%	-0.26%
Professional and Outside Services	-0.34%	-0.26%	-0.23%	-0.25%	-0.38%	-0.41%	-0.39%	-0.30%	-0.20%	-0.16%	-0.28%
Member Insurance	-0.03%	-0.02%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.10%	-0.07%	-0.12%	-0.13%	-0.10%	-0.10%	-0.09%	-0.07%	-0.12%	-0.22%	-0.12%
Total Non-Interest Expense	-3.66%	-2.73%	-3.61%	-2.82%	-3.21%	-3.39%	-3.11%	-3.34%	-3.36%	-2.81%	-3.17%
Other Performance Ratios											
Earning Asset Yield	3.48%	2.83%	3.46%	2.61%	2.91%	3.03%	2.79%	3.47%	3.58%	3.58%	3.30%
Average Cost of Funds	-0.34%	-0.29%	-0.30%	-0.20%	-0.28%	-0.35%	-0.27%	-0.60%	-0.52%	-0.85%	-0.55%
FTE Employee / \$million of Loans & Share Drafts	4.09	1.08	0.88	0.59	0.50	0.45	0.43	0.34	0.30	0.18	0.33
Compensation & Benefits / FTE Emp.	\$9,479	\$34,494	\$44,641	\$46,969	\$54,043	\$56,655	\$53,257	\$66,131	\$69,958	\$74,958	\$62,264
Compensation & Benefits / \$million Lns. & S.D.s	\$38,294	\$36,262	\$38,639	\$27,355	\$26,855	\$25,550	\$22,810	\$22,591	\$20,707	\$13,825	\$20,540
Operating Expense / Loans & Share Drafts	-7.62%	-6.56%	-7.30%	-5.88%	-5.98%	-5.58%	-4.82%	-4.41%	-3.74%	-2.95%	-4.18%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.75%	1.15%	1.75%	1.64%	2.02%	1.88%	1.79%	1.73%	1.89%	1.83%	1.81%
Net Operating Expense / Loans & Share Drafts	-6.88%	-5.41%	-5.55%	-4.24%	-3.95%	-3.69%	-3.04%	-2.68%	-1.85%	-1.12%	-2.36%
Operating Expense / Operating Revenue	103.64%	92.37%	91.74%	91.46%	88.55%	90.22%	89.35%	82.79%	76.73%	67.87%	80.12%
Total Fixed Assets / Shares & Equity	0.26%	0.37%	1.00%	1.38%	1.83%	2.19%	2.61%	2.16%	2.06%	1.28%	1.94%
Net Loans to Total Shares and Deposits	67.8%	55.1%	57.0%	55.3%	58.1%	66.5%	65.0%	75.6%	91.5%	101.6%	80.0%
Members / FTE Employee	174.63	390.62	365.29	497.23	437.88	386.69	373.85	362.64	343.31	506.89	395.88

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.4%	1.3%	1.1%	1.0%	1.0%	1.1%	1.1%	1.0%	1.0%	0.8%	1.0%
Total Investments	48.4%	58.7%	54.0%	56.4%	52.0%	43.7%	40.5%	31.6%	15.8%	10.7%	29.3%
Unsecured Credit Card Loans/Lines of Credit	0.9%	0.8%	1.1%	2.3%	2.7%	2.8%	3.5%	3.3%	3.2%	4.4%	3.4%
All Other Unsecured Loans/Lines of Credit	10.7%	6.5%	6.8%	3.6%	2.9%	2.7%	2.0%	2.2%	2.3%	1.9%	2.3%
Short-Term Small Amount Loans (STS)	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.7%	0.4%	0.9%	1.5%	0.7%
New Vehicle Loans	11.5%	9.5%	7.7%	7.1%	5.8%	7.6%	6.6%	9.6%	6.7%	25.5%	12.1%
Used Vehicle Loans	21.9%	15.6%	18.6%	14.8%	13.9%	13.5%	13.1%	15.4%	19.4%	20.7%	16.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.4%	1.1%	2.3%	6.0%	10.0%	16.6%	17.6%	24.8%	32.3%	21.7%	21.3%
Total Other Real Estate Loans/Lines of Credit	1.5%	0.3%	3.6%	4.7%	6.0%	5.2%	7.0%	5.3%	5.3%	5.4%	5.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	3.8%	0.0%	0.6%
Total All Other Loans/Lines of Credit to Members	3.9%	5.5%	3.1%	2.1%	2.7%	2.8%	2.5%	2.2%	4.6%	2.8%	2.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.9%	0.3%
Total Loans and Leases	51.2%	39.2%	43.2%	40.5%	44.1%	51.7%	53.5%	63.5%	78.7%	84.9%	65.8%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.5%	-0.4%	-0.4%	-0.5%	-0.4%	-0.3%	-0.5%	-0.4%	-0.5%	-0.5%
Net Loans and Leases	49.7%	38.7%	42.8%	40.1%	43.6%	51.3%	53.1%	63.0%	78.4%	84.3%	65.4%
Total Other Assets	1.5%	1.3%	2.0%	2.5%	3.3%	4.0%	5.3%	4.5%	4.8%	4.2%	4.4%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	5.0%	15.3%	12.2%	15.5%	14.3%	12.7%	8.3%	5.6%	2.5%	5.1%	7.2%
Share Drafts	0.5%	3.9%	6.8%	9.2%	10.5%	11.0%	13.6%	13.9%	16.3%	11.7%	12.8%
Regular Shares	70.9%	60.2%	55.5%	46.9%	41.6%	32.8%	35.3%	26.7%	24.4%	20.8%	28.8%
Money Market Shares	0.0%	0.1%	0.2%	4.8%	9.4%	14.1%	13.3%	16.7%	20.1%	18.6%	15.8%
Share Certificates	3.9%	4.4%	9.9%	7.6%	9.5%	13.8%	13.0%	16.6%	16.7%	22.8%	16.5%
IRA/KEOGH Accounts	0.0%	1.9%	2.5%	3.4%	3.9%	4.8%	5.5%	7.8%	7.3%	7.0%	6.4%
All Other Shares	0.1%	0.1%	0.4%	0.9%	0.7%	0.8%	1.7%	2.3%	1.2%	0.8%	1.4%
Non-Member Deposits	0.2%	0.6%	0.6%	0.5%	0.3%	0.4%	0.0%	0.0%	0.0%	1.8%	0.5%
Total Shares and Deposits	75.6%	71.2%	75.9%	73.3%	75.9%	77.7%	82.3%	83.9%	86.0%	83.5%	82.3%
Total Equity	19.4%	13.5%	11.9%	11.1%	9.8%	9.5%	9.4%	10.5%	11.4%	11.3%	10.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	19.5%	13.6%	12.0%	11.2%	9.9%	9.8%	9.7%	10.8%	11.7%	11.4%	10.8%
Total Equity + Allow. for Loan Loss	20.9%	14.0%	12.3%	11.6%	10.3%	9.9%	9.7%	11.0%	11.8%	11.9%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-16.8%	-21.3%	1.7%	-18.7%	-0.3%	0.7%	-23.3%	17.9%	-30.8%	16.8%	-3.9%
Total Loans and Leases	-8.5%	-19.8%	-8.4%	-16.4%	-0.5%	6.6%	-9.7%	13.0%	-7.8%	34.9%	9.6%
TOTAL ASSETS	-13.0%	-20.5%	-3.3%	-17.9%	-0.4%	3.9%	-15.8%	14.3%	-12.1%	32.4%	5.1%
Total Liabilities	50.2%	-20.8%	12.7%	-23.2%	-1.7%	1.1%	-34.0%	24.9%	-47.5%	185.3%	2.0%
Total Shares and Deposits	-16.4%	-20.8%	-5.3%	-17.0%	0.2%	4.3%	-13.3%	13.7%	-10.0%	28.4%	5.4%
Equity Capital	-8.7%	-18.6%	-4.4%	-15.7%	-3.0%	4.2%	-16.7%	14.5%	-14.3%	30.3%	4.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-13.0%	-20.5%	-3.3%	-17.9%	-0.4%	3.9%	-15.8%	14.3%	-12.1%	32.4%	5.1%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	3.30%	1.98%	1.80%	1.35%	1.57%	0.95%	0.80%	0.95%	0.42%	0.64%	0.80%
Delinquent Loans / Total Capital	8.1%	5.5%	6.3%	4.7%	6.7%	4.9%	4.4%	5.5%	2.8%	4.6%	4.8%
Delinquent Loans + OREO / Net Loans + OREO	3.4%	2.0%	1.8%	1.4%	1.7%	1.1%	1.0%	1.0%	0.5%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	40.6%	37.0%	32.1%	35.9%	46.3%	31.8%	34.3%	34.5%	23.8%	16.7%	30.1%
Allowance for Loan Losses/Net Loans	3.05%	1.25%	1.01%	1.03%	1.15%	0.72%	0.63%	0.83%	0.46%	0.64%	0.70%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$20	\$43	\$60	\$136	\$271	\$412	\$1,236	\$1,902	\$10,649	\$370
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$9	\$14	\$17	\$58	\$75	\$127	\$280	\$252	\$1,486	\$83
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$7	\$17	\$58	\$51	\$88	\$372	\$342	\$655	\$76
Total Delinquent Loans (\$000s)	\$16	\$32	\$64	\$94	\$252	\$397	\$627	\$1,888	\$2,497	\$12,790	\$529
Delinquency by Category											
Unsecured Credit Card	0.30%	0.11%	0.24%	0.52%	0.55%	0.47%	0.56%	0.70%	0.35%	0.49%	0.54%
STS Loans	0.78%	0.00%	0.00%	5.41%	4.33%	0.00%	0.00%	2.03%	0.00%	0.00%	2.42%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.15%	0.87%	0.75%	1.30%	2.08%	0.61%	0.98%
New Vehicle Loans	0.79%	0.84%	0.99%	0.70%	0.75%	0.62%	0.29%	0.54%	0.24%	0.53%	0.52%
Used Vehicle Loans	4.54%	2.54%	2.08%	1.84%	1.39%	1.07%	0.80%	0.95%	0.38%	0.71%	0.86%
1st Mortgage Fixed	0.00%	2.82%	1.54%	1.39%	2.12%	1.08%	0.72%	0.92%	0.36%	0.52%	0.76%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.60%	2.49%	0.56%	1.72%	0.86%	0.30%	0.24%	0.63%
Other RE Fixed	0.00%	0.00%	3.67%	1.30%	3.79%	0.81%	0.74%	2.05%	0.17%	0.56%	1.13%
Other RE Adj	0.00%	0.00%	1.70%	0.64%	0.89%	0.61%	0.69%	0.82%	0.56%	0.32%	0.65%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.02%
All Other Loans	14.56%	4.82%	5.52%	3.77%	2.68%	2.27%	2.43%	3.49%	1.51%	3.79%	2.88%
Indirect Loans	0.00%	0.00%	0.00%	3.41%	1.40%	0.90%	0.60%	0.91%	0.30%	0.73%	0.72%
Total 1st Mortgage Loans	0.00%	2.82%	1.54%	1.27%	2.15%	1.01%	0.89%	0.91%	0.35%	0.43%	0.73%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	3.47%	0.13%	0.09%	0.46%	0.07%	0.18%	0.30%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.26%	0.03%	0.01%	0.08%	0.01%	0.02%	0.05%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.56%	0.35%	0.81%	0.46%	0.71%	0.46%	0.32%	0.57%	0.29%	0.58%	0.50%
Recoveries / Charge-Offs	37.33%	39.84%	21.32%	25.42%	24.10%	19.92%	23.07%	17.39%	28.48%	20.16%	20.89%
Expected Charge-Offs / Net Loans	1.44%	0.70%	0.69%	0.67%	0.87%	0.54%	0.49%	0.63%	0.27%	0.52%	0.53%
Provision for Loan Losses/Net Charge-Offs	98.9%	89.9%	101.6%	119.7%	113.0%	92.2%	102.7%	99.1%	147.5%	110.5%	108.6%
Prov. for Loan Losses/Expected Charge-Offs	39.5%	45.9%	119.4%	84.2%	93.9%	80.3%	67.5%	89.7%	160.7%	123.3%	102.1%
Bankruptcies / Net Loans	0.71%	0.80%	1.22%	0.98%	1.04%	0.93%	0.82%	1.19%	0.67%	1.46%	1.11%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$10	\$36	\$47	\$149	\$236	\$349	\$1,275	\$2,324	\$13,033	\$394
Total Amount of Recoveries (\$000s)	\$2	\$4	\$8	\$12	\$36	\$47	\$80	\$222	\$662	\$2,628	\$82
Net Charge Offs (\$000s)	\$3	\$6	\$28	\$35	\$113	\$189	\$268	\$1,053	\$1,662	\$10,405	\$312
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.36%	0.06%	0.30%	0.33%	0.74%	0.72%	0.85%	1.05%	0.74%	1.27%	0.95%
STS Loans	3.01%	0.00%	5.38%	11.15%	6.75%	0.00%	0.00%	5.35%	0.00%	0.00%	5.59%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	-0.73%	0.12%	0.06%	0.10%	0.13%	0.23%	0.16%	0.41%	0.23%	0.52%	0.40%
Used Vehicle Loans	0.61%	0.08%	0.95%	0.62%	1.02%	0.63%	0.41%	0.91%	0.44%	0.94%	0.76%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.13%	0.00%	0.24%	0.12%	0.10%	0.12%	0.04%	0.05%	0.09%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.06%	-0.02%	0.21%	0.08%	0.13%	0.35%	0.14%	0.16%	0.19%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.02%
All Other Loans	5.82%	2.09%	4.76%	40.71%	-1.79%	-0.66%	0.05%	0.34%	0.05%	0.62%	0.36%
Indirect Loans	0.00%	0.00%	0.00%	1.73%	0.80%	0.41%	0.40%	0.79%	0.33%	0.70%	0.64%
Number of Credit Unions in Each Peer Group:	33	24	35	41	60	37	26	26	5	3	290

December 31, 2016

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	5.25%	17.22%	10.49%	13.22%	10.29%	13.32%	5.80%	1.49%	0.83%	0.17%	3.76%
Credit Unions - Deposits in and Loans to	10.77%	6.41%	4.92%	8.76%	4.94%	3.39%	2.89%	1.36%	0.57%	0.01%	1.79%
Total Investments in Corporate Credit Unions*	27.65%	45.70%	50.97%	45.98%	48.04%	31.82%	42.73%	24.95%	10.46%	2.25%	22.34%
Marketable Securities	32.51%	113.73%	107.91%	146.83%	162.63%	176.32%	172.73%	153.41%	68.44%	58.66%	121.10%
All Other Investments	98.45%	210.52%	255.08%	274.24%	281.95%	188.14%	176.41%	85.12%	13.35%	-64.69%	77.84%
Total Investments	248.35%	432.35%	450.84%	505.19%	527.72%	445.41%	416.31%	293.00%	134.76%	93.61%	272.16%
Unsecured Loans	59.47%	53.74%	66.48%	52.11%	57.45%	55.46%	56.22%	51.33%	46.67%	55.43%	53.31%
Vehicle Loans	171.95%	184.61%	219.96%	196.75%	199.91%	214.67%	202.18%	232.14%	223.03%	406.15%	266.54%
New Vehicle Loans	59.23%	69.88%	64.38%	64.02%	59.09%	77.59%	67.42%	89.05%	57.59%	223.97%	112.29%
Used Vehicle Loans	112.72%	114.74%	155.58%	132.73%	140.82%	137.09%	134.76%	143.08%	165.44%	182.18%	154.25%
Total Real Estate	9.54%	9.90%	48.69%	95.43%	161.44%	222.18%	252.76%	279.57%	321.79%	238.59%	249.59%
1st Mortgage	1.82%	8.01%	18.85%	53.54%	101.05%	169.36%	180.70%	230.23%	276.18%	190.77%	198.07%
1st Mortgage Fxd	1.82%	8.01%	18.85%	45.52%	90.84%	146.18%	150.18%	176.62%	221.90%	130.91%	153.42%
1st Mortgage Adj	0.00%	0.00%	0.00%	8.02%	10.22%	23.18%	30.51%	53.61%	54.28%	59.86%	44.65%
2nd Mortgage	7.71%	1.89%	29.84%	41.90%	60.39%	52.81%	72.05%	49.34%	45.62%	47.83%	51.52%
Closed-End Fxd	7.00%	1.89%	12.55%	14.20%	25.04%	20.94%	23.70%	11.36%	13.02%	20.51%	17.27%
Closed-End Adj	0.71%	0.00%	0.00%	1.07%	1.73%	0.75%	2.13%	2.14%	0.25%	0.15%	1.14%
Open-End Adj	0.00%	0.00%	17.12%	26.19%	29.81%	28.71%	42.80%	35.42%	18.50%	27.17%	30.11%
Open-End Fxd	0.00%	0.00%	0.18%	0.43%	3.80%	2.41%	3.43%	0.42%	13.84%	0.00%	3.00%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.01%	0.30%	5.78%	1.29%	32.55%	0.00%	5.71%
All Other Loans/Lines of Credit to Members	20.01%	40.14%	25.66%	18.93%	27.56%	28.87%	25.84%	20.84%	39.40%	24.32%	26.27%
Total Loans	263.05%	288.51%	360.84%	363.32%	447.29%	526.39%	550.33%	589.25%	672.47%	745.61%	610.67%
Indirect Loans	0.00%	0.00%	0.39%	20.68%	50.07%	102.19%	89.23%	143.59%	203.05%	382.47%	190.77%
Percent of Vehicle Loans	0.00%	0.00%	0.18%	10.51%	25.05%	47.60%	44.14%	61.86%	91.04%	94.17%	71.57%
Business Loans	0.05%	2.02%	0.66%	3.95%	12.28%	46.25%	41.47%	46.46%	57.89%	33.89%	40.07%
Participation Loans	0.00%	0.18%	0.00%	0.00%	3.80%	5.23%	2.36%	8.30%	0.01%	0.00%	3.35%
Total Mortgage Exposure**	15.44%	9.90%	48.69%	97.46%	171.60%	256.21%	302.10%	349.09%	352.50%	273.50%	292.06%
Total Real Estate	9.54%	9.90%	48.69%	95.43%	161.44%	222.18%	252.76%	279.57%	321.79%	238.59%	249.59%
RE Business Loans	0.00%	0.58%	0.45%	1.47%	5.87%	25.08%	14.73%	30.67%	45.99%	26.95%	26.53%
Mortgage-Backed Investments	5.89%	0.00%	0.00%	2.02%	10.16%	34.03%	49.34%	69.52%	30.71%	34.90%	42.46%
Federal Agency Securities (Mtg Backed)	5.89%	0.00%	0.00%	2.02%	10.16%	34.03%	49.34%	69.50%	30.63%	34.90%	42.44%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.08%	0.00%	0.02%



